

Sub 1. (Amended) A method for processing receiving trading partner transactions comprising:

receiving at least one incoming transaction from at least one sending trading partner;

translating at least one incoming transaction from a first data format to a second data format;

reading additional information from an administration system in data communication with a computer system, wherein the additional information is read in response to receiving at least one incoming transaction from the at least one sending trading partner, and wherein the additional information is identified by at least one business rule;

generating at least one outgoing transaction in response to reading the additional information from the administration system; and

sending at least one outgoing transaction to at least one receiving trading partner.

Sub 2. (Amended) The method of claim 1, wherein at least one business rule comprises one or more keywords.

3. (Amended) The method of claim 1, wherein at least one business rule comprises one or more logical operators.

4. (Amended) The method of claim 1, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into a computer system by a user via a user interface.

5. (Amended) The method of claim 1, wherein at least one outgoing transaction comprises the additional information read from the administration system.

6. (Amended) The method of claim 1, wherein the reading additional information from the administration system in response to receiving at least one incoming transaction from the at least one sending trading partner further comprises: extracting the additional information from the administration system according to search criteria.

8. (Amended) The method of claim 1, further comprising: queuing at least one outgoing transaction in response to generating at least one outgoing transaction.

9. (Amended) The method of claim 1, wherein receiving at least one incoming transaction from the at least one sending trading partner further comprises receiving at least one incoming transaction from the at least one sending trading partner through an industry clearinghouse system.

10. (Amended) The method of claim 1, wherein sending at least one outgoing transaction to at least one receiving trading partner further comprises sending at least one outgoing transaction to at least one receiving trading partner through an industry clearinghouse system.

11. (Amended) The method of claim 1, further comprising: translating at least one outgoing transaction from the second data format to a third data format before sending the outgoing transaction to the at least one receiving trading partner, wherein the third data format is an industry standard data format.

12. (Amended) The method of claim 1, wherein at least one incoming transaction is an insurance-related transaction.

13. (Amended) A system comprising:
a CPU;

23 > a database coupled to the CPU;

an administration system coupled to the CPU;

a memory coupled to the CPU, wherein the memory stores one or more computer programs executable by the CPU; wherein the computer programs are executable to:

store a trading relationship between trading partners of a transaction, wherein the trading relationship is stored in the database, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner;

receive at least one incoming transaction from the at least one sending trading partner;

translate at least one incoming transaction from a first data format to a second data format;

read additional information from the administration system in response to receiving at least one incoming transaction from at least one sending trading partner, wherein the additional information is identified by at least one business rule;

generate at least one outgoing transaction in response to reading the additional information from the administration system;

send at least one outgoing transaction to at least one receiving trading partner, wherein at least one receiving trading partner is identified in the trading relationship.

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14. (Amended) The system of claim 13, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into a computer system by a user via a user interface.

15. The system of claim 13, wherein at least one business rule is defined by a user through a user interface.

~~16. The system of claim 13, wherein receiving at least one incoming transaction from at least one trading partner further comprises receiving at least one incoming transaction from at least one trading partner through an industry clearinghouse system.~~

17. The system of claim 13, wherein at least one incoming transaction is an insurance-related transaction.

18. (Amended) A carrier medium, which stores program instructions, wherein the program instructions are executable by a computer system to implement the method of:

receiving at least one incoming transaction from at least one sending trading partner;

translating at least one incoming transaction from a first data format to a second data format;

reading additional information from an administration system in response to receiving the incoming transaction from the at least one sending trading partner, wherein the additional information is identified by at least one business rule;

generating at least one outgoing transaction in response to reading the additional information from the administration system;

~~sending at least one outgoing transaction to at least one receiving trading partner.~~

19. The carrier medium of claim 18, wherein at least one business rule comprises one or more keywords.

20. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises one or more logical operators.

21. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into the computer system by a user via a user interface.

22. (Amended) The carrier medium of claim 18, wherein at least one business rule is stored in a database.

23. (Amended) The carrier medium of claim 18, wherein the administration system from which additional information is read is specified by a map, wherein the map comprises a relationship between at least one outgoing transaction and a source for the additional information.

25. (Amended) The carrier medium of claim 23, wherein the program instructions are further executable by the computer system to implement generating the map, wherein generating the map comprises:

selecting one or more source fields, wherein each source field corresponds to the source for the additional information;

selecting a destination field, wherein each destination field corresponds to at least one outgoing transaction.

28. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction comprises the additional information read from the administration system.

29. (Amended) The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for receiving at least one incoming transaction from the at least one sending trading partner.

30. (Amended) The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one incoming transaction, and wherein the schedule comprises a predetermined time for reading the additional information from the administration system.

31. (Amended) The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement storing a schedule in memory, wherein the schedule relates to at least one outgoing transaction, and wherein the schedule comprises a predetermined time for sending at least one outgoing transaction to the at least one receiving trading partner.

32. (Amended) The carrier medium of claim 18, wherein reading additional information from the administration system in response to receiving at least one incoming transaction from at least one sending trading partner further comprises extracting the additional information from the administration system according to search criteria.

34. (Amended) The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement queuing at least one outgoing transaction in response to generating at least one outgoing transaction.

35. ~~(Amended) The carrier medium of claim 18, wherein at least one incoming transaction is received from the at least one trading partner through an industry clearinghouse.~~

36. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is sent to the at least one receiving trading partner through an industry clearinghouse.

37. (Amended) The carrier medium of claim 18, wherein the program instructions are further executable by the computer system to implement translating at least one outgoing transaction from the second data format to a third data format before sending at least one outgoing transaction to at least one receiving trading partner, wherein the third data format is an industry standard data format.

38. (Amended) The carrier medium of claim 18, wherein at least one incoming transaction is an insurance-related transaction.

39. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is an insurance-related transaction.

40. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is an annuity asset pricing transaction.

41. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is a positions and valuation focused refresh transaction.

42. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is a positions and valuation full refresh transaction.

43. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is an insurance pricing transaction.

44. (Amended) The carrier medium of claim 18, wherein at least one outgoing transaction is a commission settlement transaction.

45. (Amended) The carrier medium of claim 18, wherein at least one sending trading partner is the receiving trading partner.

47. (Amended) A carrier medium, which stores program instructions, wherein the program instructions are executable by a computer system to implement the method of:

storing a trading relationship between trading partners of a transaction, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner;

receiving at least one incoming transaction from at least one sending trading partner;

translating at least one incoming transaction from a first data format to a second data format;

reading additional information from an administration system in response to receiving the incoming transaction from the at least one sending trading partner, wherein the additional information obtained is identified by at least one business rule;

generating at least one outgoing transaction in response to reading additional information from the administration system;

sending at least one outgoing transaction to the at least one receiving trading partner, wherein the at least one receiving trading partner is identified in the trading relationship.

48. (Amended) The carrier medium of claim 47, wherein at least one business rule comprises a string of at least one keyword and at least one operator, and wherein at least one business rule is entered into the computer system by a user via a user interface.

49. The carrier medium of claim 47, wherein at least one business rule is stored in a database.

50. (Amended) The carrier medium of claim 47, wherein at least one outgoing transaction is an insurance-related transaction.

52. (Amended) The method of claim 1, wherein at least one business rule comprises a receiving trading partner identifier.

53. (Amended) The method of claim 1, wherein at least one business rule comprises an administration system identifier.

54. (Amended) The method of claim 1, wherein at least one business rule comprises a transaction identifier.

55. (Amended) The method of claim 1, wherein at least one business rule comprises a transaction status.

56. (Amended) The method of claim 1, wherein at least one business rule comprises a sending trading partner identifier.

57. (Amended) The method of claim 1, wherein at least one business rule is entered into a database.

58. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises a receiving trading partner identifier.

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59. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises an administration system identifier.

60. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises a transaction identifier.

61. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises a transaction status.

62. (Amended) The carrier medium of claim 18, wherein at least one business rule comprises a sending trading partner identifier.

Response to Office Action Mailed March 27, 2001

A. Claims In the Case:

Claims 1-62 have been rejected. Claims 1-62 are pending. Claims 1-6, 8-23, 25, 28-32, 34-45, 47-50, and 52-62 have been amended.

B. The Claims Are Not Indefinite Pursuant To 35 U.S.C. § 112, Second Paragraph

Claims 1-10, 12 and 52-57 were rejected under 35 U.S.C. § 112, first paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant respectfully disagrees. Applicant has amended claims 1-6, 8-10, 12 and 52-57 for clarification.

C. The Claims Are Not Anticipated Over Borghesi Pursuant To 35 U.S.C. § 102(e)

The Examiner has rejected claims 1-28 and 32-62 as being unpatentable over U.S. Patent No. 5,950,169 to Borghesi et al. (herein "Borghesi"). Applicant respectfully disagrees with these rejections.

The standard for "anticipation" is one of fairly strict identity. To anticipate a claim of a patent, a single prior source must contain all the claimed essential elements. *Hybritech, Inc. v. Monoclonal Antibodies, Inc.*, 802 F.2d 1367, 231 U.S.P.Q.81, 91 (Fed.Cir. 1986); *In re Donahue*, 766 F.2d 531, 226 U.S.P.Q. 619, 621 (Fed.Cir. 1985).

Applicant's amended claims are directed toward processing trading partner transactions, which include, but are not limited to the feature of, translating at least one incoming transaction from a first data format to a second data format;

Support for the amendment is found in Applicant's specification, which states:

The trading partners and computer system for transaction processing are configured to exchange transaction data electronically with one another through the industry clearinghouse. The industry clearinghouse may require transaction data to be exchanged in a particular data format. For example, in one embodiment the industry clearinghouse is the Annuity Processing System (APS) or Insurance Processing System (IPS) of the National Securities Clearing Corporation (NSCC). In one embodiment, the computer system for transaction processing includes industry adapters to convert or translate incoming transaction data from NSCC data formats or other standard data formats and outgoing transaction data to NSCC data formats or other standard data formats. As used herein, an "industry adapter" includes a computer program, utility, driver, or interface which translates or converts data to or from a standardized data format. (Specification, page 8, lines 29-31 through page 9, lines 1-9).

Applicant submits that Borghesi does not appear to teach the combination of features of the claim including, but not limited to, the features of: translating at least one incoming transaction from a first data format to a second data format. Borghesi appears to teach translating the final datafile into a formatted datafile suitable for the transmitting over a network. Borghesi states:

Completed transactions are transmitted 190 from the out box to the home office or to another designated destination. Preferably, the method utilizes TCP/IP to format and send data over the system 28 between computers.
(Column 11, lines 48-51)

Applicant submits that Borghesi does not teach or suggest the combination of the features of claim 1 including, but not limited to, translating at least one incoming transaction from a first data format to a second data format.

Applicant submits, for at least the reasons cited above, claims 1, 13 and 47 are patentable over Borghesi.

D. The Claims Are Not Obvious Over Borghesi In View of Examiner's Official Notice Under 35 U.S.C. 103(a)

Claims 29-31 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Borghesi in view of Examiner's Official Notice. Applicant respectfully disagrees with these rejections.

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner et al.*, 379 F.2d 1011, 154 USPQ 173, 177-178 (CCPA 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

The Examiner states,

Borghesi does not teach the computer system implements storing a schedule in memory, wherein the schedule relates to the incoming transaction and wherein the schedule comprises: a predetermined time for receiving the incoming transaction from the at least one sending trading partner, a predetermined time for reading the

additional information from the administration system, a predetermined time for sending the outgoing transaction to the at least one receiving trading partner. Official notice is taken that to schedule an event in the computer system is old and well-known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at this time the invention was made to include the feature above with Borghesi's for the purpose of providing more convenient for the user to receive(*sic*) an incoming transaction at a specified date and time.
(Office Action, Page 8)

Applicant respectfully traverses the assertion that to send an outgoing transaction according to a schedule was old and well-known in the art at the time of the invention. Applicant believes MPEP 2144.03 will apply. Pursuant to MPEP 2144.03, Applicant respectfully requests the Examiner to provide support for his assertion either by an affidavit or by references brought to the Applicant's attention. Otherwise, Applicants request this rejection be removed. *See, e.g.*, MPEP 2143.01.

Applicant submits that Borghesi and the Official Notice given by the Examiner do not teach or suggest all the features of independent claims 1, 18 and 47.

E. Summary

Based on the above, Applicant submits that all claims are now in condition for allowance. Applicant respectfully requests favorable reconsideration.